

Bank Flow:

Bank Flow is Datanet's TBA (Total Branch Automation) software.

Technical specifications

Cash/Teller Transitions

- Cash remittance to customer accounts.
- Cash withdrawal from customer accounts.
- Remittance to non-customer accounts.
- Withdrawal from non-customer accounts.
- Cash transfer from Manager to cashier.
- Counter balance.
- Cashier scroll, single cashier or all

SB, CA, OD, SCC & UCC ACCOUNTS.

1. Account open new/transfer in and close/transfer out.
2. Account query by Name/A/c No/cust.idy/pin/city/address.
3. Change of address.
4. Change of nominee.
5. Change of operation mode.
6. Change of operation mode.
7. Issue of cheque book.
8. Lien/Freeze/Attach/ customer accounts.
9. Sanction/Renew/Cancel/Reduce /Enhance OD.
10. Power of Attorney.
11. Stop payment.
12. Internal voucher.
13. OD interest calculation.
14. OD Sanction limit/DP limit/Available limit.
15. SB/CA interest calculation and application.
16. Transfer scroll.
17. Sub-day book report.
18. Schedule report.
19. Stop payment report.
20. Account status report.
21. Account wise report.
22. Balance confirmation letter.
23. Ledger report.
24. Minor attaining majority report.
25. Quantum wise report.
26. Account closed report.
27. Account opened report.
28. One passbook for all account types.
29. TOD for SB/CA/SCC/UCC.

Clearing

1. Outward clearing

- a. Single instrument to multiple accounts.
- b. Multiple instruments to single accounts.
- c. Outstation instruments.
- d. Service branch clearing.
- e. Manual or MICR reader data entry.
- f. Time Zone option.
- g. Direct or suspense clearing.
- h. Change clearing date.
- i. Change realization date.

- j. High value clearing.
- k. MICR clearing.
- l. NON MICR clearing.
- m. Inter bank.
- n. Accept post-dated cheques.
- o. Multiple user data entry option.
- p. Change clearing type.

2. Outward clearing Processing options

- a. Approve entered instruments by Bank wise/A/c wise/ date wise/ clearing type/amount wise
- b. Instrument can be discounted partially or in full.
- c. Despatch approved instruments bank wise/a/c wise/date wise/amount n times.
- d. More than one batch dispatch for one day.
- e. Accounting i.e. crediting of accounts can be a/c wise/bank wise/amount wise/date wise/bank branch wise.
- f. Realize credited amounts.
- g. Bounce accounted instruments with or without changes.
- h. Recall an instrument after despatch.
- i. Withhold an instrument after approval.
- j. Bank wise/Account type/LCC No wise statement.
- k. Clearing register.

3. Inward clearing data entry options

- a. Manual.
- b. MICR reader.
- c. Debiting of accounts.
- d. Returning of instruments with or without charges.
- e. Pending officer approval.
- f. Compulsory returning of instruments based of parameter.

4. Configuration of clearing.

5. HO accounting single/multiple times.

Term deposits

- 1. Account open/transfer in.
- 2. Account close and renew through po/cash/transfer.
- 3. Auto renewal.
- 4. Partial renewal.
- 5. Auto status change to matured a/c.
- 6. Backdated a/c open / renewal.
- 7. Optional TDS deduction.
- 8. Change interest pay date.
- 9. Change nominee.
- 10. Change address.
- 11. Change operation mode.
- 12. Daily interest payment through po/cash/transfer.
- 13. Deposit query.
- 14. Interest payment by cash.
- 15. Change interest rates.
- 16. Give special interest rates on quantum or otherwise.
- 17. Lien/Freeze/Attach deposits.
- 18. Maturity intimation letter.

19. Minor attaining majority intimation.
20. 15H submitted for TDS statement.
21. 27A submitted for TDS statement.
22. TDS exempted statement.
23. Account opened statement with date range.
24. Account closed statement with date range.
25. Rate wise report.
26. Period wise report.
27. Quantum wise report.
28. Schedule report.
29. Sub daybook report.
30. Account status report.
31. Interest payable report for FD/RI/RD.
32. Interest paid certificate.
33. Deposits held certificate.
34. Matured accounts report.

Loans and Advances

1. Account open / Transfer in.
2. Transfer out an account.
3. Change interest rate.
4. Classification of Minority/Weaker/SC/ST/Women.
5. Composite loans.
6. Change surety.
7. Sanction.
8. Disbursement by cash/transfer/po.
9. DCB generation.
10. Overdue loan statement.
11. Priority loan statement.
12. Suit filed statement.
13. Health code entry.
14. Jewels statement.
15. Vehicle documents statement.
16. NPA
17. Other charges entry.
18. Recovery and status of loan account.
19. Schedule report.
20. Loan sub daybook.
21. Account opened report.
22. Account closed report.
23. Generate First, Second and Final notices.
24. Generate General body notices.
25. Give special rebate to regular loan repayment.

Online Daybook and General Ledger

1. Daybook.
2. Trial balance.
3. Balance sheet.
4. Profit and loss account.
5. Define general ledger account.
6. Initialize GL balance.
7. Trial balance with negative balance GL account heads.

Offline Back Office General Ledger

1. Slip entry.
2. Reconciliation report.
3. Daybook data entry.
4. Trail balance.
5. Balance sheet.
6. R & P.
7. Profit and loss account.
8. GL account open.

Remittance

1. Issue of Demand draft.
2. Issue of Pay order/Manager cheque.
3. Issue of M T / T T.
4. Stop payment option.
5. Special commission option.
6. Lost instrument details.
7. Aging of instruments.
8. Issued / Paid/Lost/Aged /Stopped instrument report.
9. Aged instrument report.

BIILS

1. B C.
2. I B C.
3. FOBC.
4. Sent / Realized report.
5. Intimation letter.

Configuration / Initialization

1. Account class.
2. Account No. Initialization.
3. Constitution of accounts.
4. Customer class.
5. Declare holiday.
6. No of leaves per cheque book.
7. Relationship.
8. Religion.
9. SB/CA interest pay date.
10. SB/CA account class.
11. Transactor limit.

Suspense, Management, Other Liability and Assets

1. Account open.
2. Dr, Cr transaction for cash and transfer.
3. Sub daybook.

Shares

1. Account open.
2. Regularize suspense shares.
3. Regularize additional shares.
4. Dividend calculation and payment.
5. Certificate printing.
6. Sub daybook.
7. Schedule.
8. Address list.

Unique BPRO Audit Trail for all Financial Transactions

For details contact:

Datanet Systems Limited

No.90, II Floor, GRS Complex,
2nd Cross, 8th Main, JP Nagar 3rd Phase,
Bangalore - 560078

Ph : 91-80-66648200

Email: vish@datanetsystemsLtd.com